



Filing for Unemployment Insurance Benefits

By Bradley L. Salmond Jr.

The unemployment insurance (UI) program is a joint federal and state program that began as a part of the Social Security Act of 1935. This legislation was in response to unemployment during the Great Depression and was designed to provide an essential safety net for workers who become involuntarily unemployed, and to stabilize the overall economy during a recession. The Social Security Act enables each state to enact legislation to provide benefits to unemployed workers.

Benefits paid through the Utah UI program are funded entirely through state and federal payroll taxes paid by employers. Workers do not pay any portion of the UI benefit costs or taxes. The Internal Revenue Code allows states to collect taxes from employers to pay UI benefits.

When workers become unemployed during an economic downturn, they have less money to spend on consumer items, which further hurts the economy. Unemployment insurance stabilizes the economy by providing insured workers with temporary and partial replacement of wages lost by involuntary unemployment. This helps to maintain worker purchasing power and puts money into families' pockets. When that money is spent, the economy gets a boost, thereby preventing the spread of unemployment.

The UI program was designed for workers who have a strong attachment to the workforce, meaning they

have a work history and plan to continue to work. Unemployment insurance helps these workers maintain an attachment to the labor force and provides them with benefits that lessen personal hardship while they look for a new job.

Receiving UI benefits also helps maintain the quality of an unemployed worker's job search and helps retain skilled, experienced workers for local area employers. This is also good for the economy, because a better match between employee skills and job requirements means reduced turnover and a more productive workforce. This also reduces costs for the employer to recruit and train new employees.

Eligibility for UI benefits is based on the wages an individual has earned, not on family or individual financial resources. Individuals must have sufficient wages during the base period (the first four of the last five quarters), be unemployed through no fault of their own, be able to work full time, and be available for and actively seeking full-time work to qualify for UI benefits. As such, UI is not public assistance, Social Security, Workers Compensation or disability assistance.

Individuals can receive up to 26 weeks of UI compensation. Emergency Unemployment Compensation (EUC) provides up to an additional 20 weeks of UI benefits for unemployed individuals who exhaust their regular UI benefits.

Those who file for benefits are generally required to register for work online or at a local employment center, make contact with at least two new employers each week, and keep a record of those contacts. These job contacts are requested by the Department when the individual is audited or selected to complete an eligibility review. A claim must be filed for every week that an individual is unemployed and wishes to receive benefits. ☺

To apply for benefits online:

jobs.utah.gov
click on "File an
Unemployment Claim"

At this web site you can file an initial claim, weekly claim, eligibility review, or an appeal.

To apply for benefits by phone:

Salt Lake County and South
Davis County
801-526-4400

Weber County and North
Davis County
801-612-0877

Utah County
801-375-4067

Remainder of Utah and out-of state
888-848-0688